

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-38. (*Canceled*)

39. (*New*) A transaction processing system implemented using programmable data processing apparatus, for processing requests to authorize card transactions, comprising:

a request interface for receiving requests from customers to authorize card transactions,
a rule database for storing cardholder rules,

processing means executed by the programmable data processing apparatus for generating positive and negative authorization outputs based on authorization requests received from the request interface, the processing means comprising:

(A) setup means for storing cardholder rules associated with particular customers, wherein the setup means comprises:

- (i) a fraud manager interface enabling a fraud manager with access control to:
 - (a) define templates, wherein each template comprises a structure of placeholders for population with information specifying at least one action and at least one notification, the information including authorization request message fields, relational operators, values, and logical operators
 - (b) populate placeholders of a template with information to generate a template rule, and
- (ii) a definition interface enabling each customer to:
 - (a) select at least one template rule, and
 - (b) select and populate at least one of the defined templates to generate at least one cardholder rule referring to the at least one selected template and the information populating the template, and specifying an action and a notification, and

(B) authorization means for dynamically retrieving from the rule database a cardholder rule associated with the customer of each authorization request on a per-transaction basis, for applying the retrieved cardholder rule to the transaction request, and for executing the cardholder rule with reference to a template rule and implementing the action and notification specified in the template rule, and
an authorization interface for transmitting positive and negative authorization outputs generated by the processing means.

40. *(New)* The transaction processing system as claimed in claim 39, wherein:

the rules database also stores system rules which apply to all transactions, and product rules which apply to groups of cards, and said cardholder rules are indexed on card number, and
the authorization means further functions to retrieve system rules and product rules and to successively apply said system, product, and cardholder rules upon receipt of an authorization request.

41. *(New)* The transaction processing system as claimed in claim 39, wherein said template rules are stored in a format which does not require parsing of logical string-based expressions for processing.

42. *(New)* The transaction processing system as claimed in claim 41, wherein the authorization means further functions to receive confirmation of authorization from a customer in response to a notification.

43. *(New)* The transaction processing system as claimed in claim 39, further comprising a network interface for interfacing with a card payment network, and a card management system interface for interfacing with an issuer card management system.

44. *(New)* The transaction processing system as claimed in claims 43, wherein the network interface comprises means for communicating over Transfer Control Protocol/Internet Protocol, X.25, Serial, Modem, or Systems Network Architecture.

45. (New) The transaction processing system as claimed in claim 43, wherein the network interface and the card management system interface each comprises a communication header module for converting received messages into a standardized data sequence of bytes.

46. (New) The transaction processing system as claimed in claim 45, wherein the network interface and the card management system interface each comprises a protocol header module comprising means for converting the standardized data sequence of bytes into an internal format for processing.

47. (New) The transaction processing system as claimed in claim 45, wherein the communication header and the protocol header modules comprise means for sequentially checking for, receiving, converting and routing messages and data.

48. (New) The transaction processing system as claimed in claim 45, wherein the communication header and protocol header modules comprise means for routing transaction requests and responses between a card payment network a card management system.

49. (New) The transaction processing system as claimed in claim 39, wherein the authorization means further functions to automatically transmit a notification to a fraud manager if a possible fraud is detected.

50. (New) The transaction processing system as claimed in claim 39, wherein the authorization means further functions to automatically transmit a notification to a customer if a possible fraud is detected.

51. (New) The transaction processing system as claimed in claim 39, wherein the authorization means further functions to automatically transmit a notification to a customer if an authorization request is rejected.

52. (New) The transaction processing system as claimed in claim 39, wherein the authorization means further functions to automatically transmit a notification to a customer if a request is authorized, allowing a customer to maintain a local log of authorized requests.

53. (New) The transaction processing system as claimed in claim 39, wherein the setup means further comprises means for controlling customer activation of a card.

54. (New) A transaction processing system as claimed in claim 53, wherein said controlling means comprises an on-line banking interface.

55. (New) The transaction processing system as claimed in claim 53, wherein said controlling means comprises an Automated Teller Machine interface.

56. (New) The transaction processing system as claimed in claim 39, wherein the authorization means further functions to receive a cardholder request that a card be deactivated.

57. (New) The transaction processing system as claimed in claim 39, wherein the authorization means includes means for receiving a Short Message Service from a cardholder to deactivate a card.

58. (New) A computer program product comprising software for completing a transaction processing system as claimed in claim 39 when executing on a digital computer.

59. (New) The transaction processing system as claimed in claim 39 comprising computer software for completing a transaction when executed on a digital computer.

60. (New) A computer program product, comprising a computer usable medium having a computer readable program code embodied therein, said computer readable program code adapted to be executed to implement a method for processing requests to authorize card transactions using the system of claim 39.